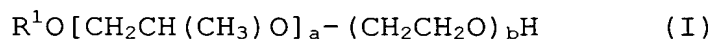


ABSTRACT

An aqueous water- and oil-repellent dispersion comprising:

- 5 (A) a fluorine-containing polymer, and  
(B) a surfactant which comprises a cationic surfactant and a nonionic surfactant of the formula (I):



wherein  $R^1$  is a branched alkyl or alkenyl group wherein a  
10 main chain has at least 5 carbon atoms and a side chain has  
at least 3 carbon atoms,  
a is an integer of at least 3, and  
b is an integer of 10 to 30,  
is not destroyed by mechanical impact and does not cause a  
15 fabric pollution.